



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

NORTHEAST NEW JERSEY LEGAL  
SERVICES, INC.  
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Order Filed on April 15, 2015  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Chapter: 7

In re:

TINA M. RUSSO,  
MATTHEW V. RUSSO,

Debtors.

Case No.: 15-11327-DHS  
Judge: Hon. Donald H. Steckroth  
USBJ

**CONSENT ORDER LIFTING AUTOMATIC STAY**

The relief set forth on the following page is hereby **ORDERED**

**DATED: April 15, 2015**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**STIPULATION AND ORDER LIFTING AUTOMATIC  
STAY PURSUANT TO 11 U.S.C. §§ 362(d)(1)**

**WHEREAS** on January 26, 2015 Tina M. Russo and Matthew V. Russo (the “Debtors”) filed a joint voluntary petition for relief under Chapter 7 of the United States Bankruptcy Code. 11 U.S.C. 101 *et seq.* (the “Bankruptcy Code”);

**WHEREAS** on or about May 4, 2013 the Debtors entered into a Retail Installment Sales Contract (the “Contract”) with Auction Direct Auto Sales Corp. (“Seller”) pursuant to which the Debtors financed the sum of \$6,000.00 (“Amount Financed”) in connection with the purchase of a 2003 Cadillac Deville (the “Vehicle”);

**WHEREAS** the Amount Financed is secured by the Vehicle pursuant to a recorded lien on title with the New Jersey Motor Vehicle Commission (“NJMVC”);

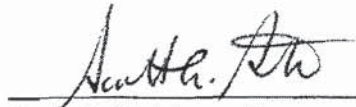
**WHEREAS** the Seller assigned the Contract to Dependable Credit Corp. (the “Assignee”) and assignee is the secured party as evidenced by the recorded title with the NJMVC; and

**WHEREAS** the Debtors have voluntarily agreed to surrender the Vehicle to the Assignee.

**NOW THEREFORE, IT IS HEREBY STIPULATED AND ORDERED AS  
FOLLOWS:**

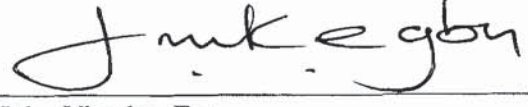
1. The automatic stay is hereby modified and lifted so as to allow Dependable Credit Corp. and its authorized agent(s) to retrieve the Vehicle from the Debtors.
2. Dependable Credit Corp. and its authorized agent(s) may contact the Debtors for the limited purpose of arranging for the retrieval of the Vehicle.
3. Dependable Credit Corp. shall take no other actions against the Debtors with respect to its claim.
4. The Debtors and Dependable Credit Corp., consent to the form and entry of this Order.

**DEPENDABLE CREDIT CORP.**



Scott A. Steinberg, Esq.  
Law Offices of Scott A. Steinberg  
Attorney for Dependable Credit Corp.  
Creditor

**TINA M. RUSSO & MATTHEW RUSSO**



John Ukegbu, Esq.  
Northeast New Jersey Legal Services, Inc.  
Attorneys for Tina M. Russo and Matthew  
Russo, Debtors